

Information to identify the case:

Debtor 1:	Danielle Rae Bower			Social Security number or ITIN: xxx-xx-0596
	First Name	Middle Name	Last Name	EIN: _____
Debtor 2: (Spouse, if filing)				Social Security number or ITIN: _____
	First Name	Middle Name	Last Name	EIN: _____
United States Bankruptcy Court:	WESTERN DISTRICT OF PENNSYLVANIA			Date case filed for chapter: 13 2/6/23
Case number:	23-20273-GLT			

Official Form 309I

Notice of Chapter 13 Bankruptcy Case

12/17

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Danielle Rae Bower	
2. All other names used in the last 8 years		
3. Address	2731 Selma Lane Farmers Branch, TX 75234	
4. Debtor's attorney Name and address	Donald R. Calaiaro Calaiaro Valencik 938 Penn Avenue, Suite 501 Pittsburgh, PA 15222-3708	Contact phone 412-232-0930 Email: dcalaiaro@c-vlaw.com
5. Bankruptcy trustee Name and address	Ronda J. Winnecour Suite 3250, USX Tower 600 Grant Street Pittsburgh, PA 15219	Contact phone 412-471-5566 Email: cmevf@chapter13trusteeewpa.com
6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov .	U.S. Bankruptcy Court 5414 U.S. Steel Tower 600 Grant Street Pittsburgh, PA 15219	Hours open: Mon. – Fri. Pittsburgh Office: 9:00a.m. – 4:30p.m. Erie Office: 9:00a.m. – 4:30p.m. Contact phone 412-644-2700 Date: 2/22/23

For more information, see page 2

<p>7. Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.</p>		
	March 20, 2023 at 01:00 PM	Location: remotely by the Trustee via Zoom, how to participate:goto www.ch13pitt.com , meetings@chapter13trusteedpda.com
<p>The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.</p>		
8. Deadlines The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	Deadline to file a complaint to challenge dischargeability of certain debts: You must file: <ul style="list-style-type: none"> • a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f), or • a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4). 	Filing deadline: 5/19/23
	Deadline for all creditors to file a proof of claim (except governmental units):	Filing deadline: 4/17/23
	Deadline for governmental units to file a proof of claim:	Filing deadline: 8/7/23
<p>Deadlines for filing proof of claim: A proof of claim is a signed statement describing a creditor's claim. Claims can be filed electronically through the court's website at http://www.pawb.uscourts.gov/filing-proof-claim using the Electronic Proof of Claim ("ePOC") System. Additional information regarding obtaining a proof of claim form (Official Form B410) and filing a proof of claim, including information regarding filing a claim by regular mail, can be found at the court's website at http://www.pawb.uscourts.gov/filing-proof-claim. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial. </p>		
	Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	Filing deadline: 30 days after the conclusion of the meeting of creditors
9. Filing of plan, objections and hearing	The debtor has filed a plan, which is attached. An initial hearing on confirmation will be conciliated by the chapter 13 trustee and will be held immediately following the meeting of creditors on: 3/20/23 at 01:00 PM , Location: remotely by the Trustee via Zoom, how to participate:goto www.ch13pitt.com, meetings@chapter13trusteedpda.com	
	Creditors have the duty to promptly review all plans and present any objections in a timely manner. Objections to the initial Chapter 13 plan shall be filed with the bankruptcy clerk's office and served on the debtor, counsel for the debtor (if any), and the Chapter 13 Trustee by no later than 7 days before meeting of creditors. Parties objecting to the Plan must attend the meeting of creditors duly scheduled pursuant to Section 7 above. To the extent a written objection is not resolved at the meeting of creditors/conciliated initial confirmation hearing or prior to or at the date set for continued conciliation conferences the plan will be set for a contested plan hearing. If no objections are timely filed, or filed objections are not prosecuted at the initial confirmation hearing or continued conciliation conferences, the Trustee may assume and the court may determine that the objection has been withdrawn, and the plan has been proposed in good faith and not by any means forbidden by law without receiving evidence on such issues.	
10. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
11. Filing a chapter 13 bankruptcy case	Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.	
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov . If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.	
13. Discharge of debts	Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion by the deadline.	

Certificate of Notice Page 3 of 5

United States Bankruptcy Court

Western District of Pennsylvania

In re:

Danielle Rae Bower

Debtor

Case No. 23-20273-GLT

Chapter 13

District/off: 0315-2

User: auto

Page 1 of 3

Date Rcvd: Feb 22, 2023

Form ID: 309iPGH

Total Noticed: 25

The following symbols are used throughout this certificate:

Symbol**Definition**

- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
- ++ Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 24, 2023:**Recip ID****Recipient Name and Address**

db	+ Danielle Rae Bower, 2731 Selma Lane, Farmers Branch, TX 75234-6342
aty	+ Brian Nicholas, KML Law Group, P.C., 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541
aty	+ Keri P. Ebeck, Bernstein-Burkley, 601 Grant Street, 9th Floor, Pittsburgh, PA 15219-4430
15569135	+ Fedloan, Attn: Bankruptcy, Po Box 69184, Harrisburg, PA 17106-9184
15573242	+ Hunter-Kelsey of Texas, LLC, 7200 N Mopac Expy, Suite 120, Austin, TX 78731-3058
15569137	+ Kennedy Bower, 4101 Pololodi Circle, Addison, TX 75001-3153
15569136	+ Kennedy Bower, c/o Lynsey Tanner, Esquire, Two Lincoln Centre, 5420 LBJ Freeway, Suite 1900, Dallas, TX 75240-6230
15569138	+ Loanpal, LLC, Attn: Bankruptcy, 8781 Sierra College Blvd., Roseville, CA 95661-5920

TOTAL: 8

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID**Notice Type: Email Address****Date/Time****Recipient Name and Address**

aty	Email/Text: dcalaiaro@c-vlaw.com	Feb 22 2023 23:50:00	Donald R. Calaiaro, Calaiaro Valencik, 938 Penn Avenue, Suite 501, Pittsburgh, PA 15222-3708
tr	+ Email/Text: bnc@chapter13trusteewdpa.com	Feb 22 2023 23:51:00	Ronda J. Winnecour, Suite 3250, USX Tower, 600 Grant Street, Pittsburgh, PA 15219-2702
smg	EDI: PENNDEPTREV	Feb 23 2023 04:49:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Feb 22 2023 23:51:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Feb 23 2023 04:49:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Feb 22 2023 23:51:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
ust	+ Email/Text: ustpregion03.pi.ecf@usdoj.gov	Feb 22 2023 23:51:00	Office of the United States Trustee, Liberty Center., 1001 Liberty Avenue, Suite 970, Pittsburgh, PA 15222-3721
cr	+ Email/Text: jdryer@bersteinlaw.com	Feb 22 2023 23:51:00	Duquesne Light Company, c/o Bernstein-Burkley, P.C., 601 Grant Street, 9th Floor, Pittsburgh, PA 15219-4430
15569129	Email/Text: bankruptcy@bhg-inc.com	Feb 22 2023 23:51:00	Bankers Healthcare Group, LLC, 10234 W. State Road 84, Fort Lauderdale, FL 33324
15572883	Email/Text: bankruptcy@bhg-inc.com	Feb 22 2023 23:51:00	Bankers Healthcare Group, LLC, 201 Solar Street, Syracuse, NY 13204-201
15569130	+ Email/PDF: MarletteBKNotifications@resurgent.com		

District/off: 0315-2

User: auto

Page 2 of 3

Date Rcvd: Feb 22, 2023

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15569132	+ EDI: CITICORP.COM	Feb 22 2023 23:56:22	Best Egg, 1523 Concord Pike, Suite 201, Wilmington, DE 19803-3656
15569133	+ Email/Text: accountresolutions@eeci.org	Feb 23 2023 04:49:00	Citibank, Attn: Bankruptcy, P.O. Box 790034, St Louis, MO 63179-0034
15573244	+ EDI: IRS.COM	Feb 22 2023 23:51:00	Educational Employees Credit Union, Attn: Bankruptcy, Po Box 1777, Fort Worth, TX 76101-1777
15569131	EDI: JPMORGANCHASE	Feb 23 2023 04:49:00	Internal Revenue Service, P.O. Box 7346, Philadelphia, PA 19101-7346
15569139	+ Email/Text: GSBankElectronicBankruptcyNotice@g.com	Feb 23 2023 04:49:00	Chase Card Services, Attn: Bankruptcy, P.O. 15298, Wilmington, DE 19850
15569140	+ Email/Text: bankruptcyteam@quickenloans.com	Feb 22 2023 23:51:00	Marcus by Goldman Sachs, Attn: Bankruptcy, Po Box 45400, Salt Lake City, UT 84145-0400
15569142	+ EDI: RMSC.COM	Feb 23 2023 04:49:00	Quicken Loans, Attn: Bankruptcy, 1050 Woodward Avenue, Detroit, MI 48226-3573
15569143	+ EDI: USBANKARS.COM	Feb 23 2023 04:49:00	Synchb/Walmart Dc, Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060
			US Bank/RMS, Attn: Bankruptcy, Po Box 5229, Cincinnati, OH 45201-5229

TOTAL: 19

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Rocket Mortgage, LLC f/k/a Quicken Loans, LLC f/k/a
15569134		Estate of Rex Bower
15569141		Real Estate taxes
15573243	*P++	JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01, MONROE LA 71203-4774, address filed with court., Chase Card Services, Attn: Bankruptcy, P.O. 15298, Wilmington, DE 19850

TOTAL: 3 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 24, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 22, 2023 at the address(es) listed below:

Name	Email Address
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Brian Nicholas

on behalf of Creditor Rocket Mortgage LLC f/k/a Quicken Loans, LLC f/k/a Quicken Loans Inc. bnicholas@kmllawgroup.com

Donald R. Calaiaro

District/off: 0315-2

User: auto

Page 3 of 3

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on behalf of Debtor Danielle Rae Bower dcalaiaro@c-vlaw.com
kmosur@c-vlaw.com;ssimmons@c-vlaw.com;jadam@c-vlaw.com;apratt@c-vlaw.com;mpeduto@c-vlaw.com;mlocke@c-vlaw.com;eballa@c-vlaw.com

Keri P. Ebeck

on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com jbluemle@bernsteinlaw.com

Office of the United States Trustee

ustpregion03.pi.ecf@usdoj.gov

Ronda J. Winnecour

cmeclf@chapter13trusteewdpa.com

TOTAL: 5